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JUL 2 3 2001

## Combined Declaration and Power of

torney for Patent Application

Docket Number: 06133.0003.NPUS01

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe an original, first and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled **System**, **Method and Apparatus for International Financial Transactions**, the specification of which is attached hereto unless the following box is checked:

as United Sta	April 4, 2001; tes Application Number or PCT I l on (if applicabl	International Application Number <u>09/825, </u> e).	366; and	
<u>-</u>	we reviewed and understand the cadment referred to above.	contents of the above identified specification	on, including the cla	aims, as
I acknowledge the dut	y to disclose information that is n	naterial to patentability as defined in 37 C.	F.R. § 1.56.	
inventor's certificate, of United States listed be	or § 365(a) of any PCT international properties. Or § 365(a) of any PCT international properties.	. § 119(a)-(d) or § 365(b) of any foreign and application, which designated at least of the application application for patent or in the application on which priority is classes.	one country other the ventor's certificate,	an the
Prior Foreign Applica	tion(s)		Priority	Claimed
			☐ Yes	□ No
(Application No.)	(Country)	(Day/Month/Year Filed)		
			☐ Yes	□ No
(Application No.)	(Country)	(Day/Month/Year Filed)		
I hereby claim the ben	nefit under 35 U.S.C. § 119(e) of a	any United States provisional application(s	s) listed below.	
60/194,587	April 5, 2000			~
(Application No.)	(Filing Date)			
(Application No.)	(Filing Date)	·		

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or under § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information that is material to patentability as defined in 37 C.F.R. § 1.56 that became available between the filing date of the prior application and the national or PCT international filing date of this application.

(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)	
(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)	

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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